



IN TOUCH

Fighting Identity Theft

Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number, or other identifying information without your permission, to commit fraud or other crimes. People whose identities have been stolen can spend months or years and their hard-earned money cleaning up the mess thieves have made of their good name and credit record.

If you think your identity has been stolen, contact one of the three major credit bureaus to place a fraud alert on your credit file. The other two credit bureaus will be automatically notified. Creditors will then contact you before opening any new accounts or making any changes to your existing accounts. All three bureaus will then send you free credit reports.

Close the accounts that have been tampered with or opened fraudulently. Use the *ID Theft Affidavit*, available online at the Federal Trade Commission (www.FTC.gov), when disputing new unauthorized accounts.

File a police report and get a copy to submit to your creditors who may require proof of the crime. File your complaint with the FTC, too. The FTC maintains

a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint helps law enforcement learn more about identity theft and the problems victims are having so they can be helped.

Source: U.S. Federal Trade Commission; ID Theft: When Bad Things Happen to Your Good Name.

Wants, Wishes & Living Wills

If you were in a permanent coma or persistent vegetative state, would you want to be kept on life support for years? Would you decline life support under such circumstances? Provided you are mentally competent, you have the right to make this decision before such a tragedy may occur.

A living will is a document that lets you decide whether to be kept on artificial life support. It's not complicated, and it is usually accompanied by a health care power of attorney so someone can make a decision on your behalf, if necessary. These two items are also called advance directives.

Your EAP can help you locate resources for constructing a living will. And, remember, if you have a living will or advance directives, let your family and friends know where they can be located and consider carrying a wallet card providing directions to their location.



Helping people lead healthier lives

Decision Making Tips

Human decision making has been going on for thousands of years. However, wise decision making, although teachable, is still learned by most people through the school of hard knocks. Get better outcomes with your decisions using these tried and true tips and techniques:

- 1) Don't use all emotion/feelings or pure logic in every decision. Instead, consider whether a blend of emotion and logic is best for the decision facing you. Blending these "tools" often produces more satisfying outcomes.
- 2) With every decision, consider: Is this my decision to make or someone else's? Can this decision be made gradually or must it be made immediately? Who is affected by the decision?
- 3) Think of alternatives and imagine all the choices by brainstorming and asking, "Where can I find more information so I know all my alternatives?"
- 4) Ask, "Which alternative best matches my values?" In other words, which choice is consistent with what you believe is important, right and wrong.
- 5) Imagine what outcome will ensue from each alternative.
- 6) Decide and act. Putting off necessary decisions often produces more difficult choices later.

Clinical Trials

Medications and treatment for hundreds of diseases are continually being researched through clinical trials throughout the country. Could you or someone you know benefit from this information? Research and track developments for conditions that interest you at Acurian.com. They will send you weekly e-mail updates about new clinical trial opportunities and new medical therapies for selected conditions. The subscription service is free, and the website assures confidentiality for subscribers.

Using Your EAP

Question: Can the EAP help me deal with relationship conflicts in the workplace even though I am not the cause of them?

Answer: The EAP can help you examine conflict, its cause, and what is within your ability to change. Help also includes identifying strategies to engage differently or detach without losing your ability to be productive. Contributions to conflict usually come from both sides. An honest search for the contribution you play is a key step in resolving virtually any conflict.

Opening a Dialogue

Your supervisor has suddenly asked you to work overtime again. This is a repeating request, and you feel upset. Do you remain silent or communicate with your boss so the impact on your life is understood and adjustments negotiated? Many employees suffer in silence because direct communication is too challenging. Supervisors can't read minds, but most are surprisingly open to negotiating workload issues. So before you seethe in silence, try calmly saying, "I've noticed that lately we've been working overtime consistently and wondered if I should plan for this from now on?" This often sends a signal that maybe too much is being asked of you. Your supervisor also has the opportunity to explain why you need to work overtime again. This process is called "opening a dialogue." (Opening a dialogue is often a missing element in relationships, both at home and work.) In a fast-paced workplace, supervisors may not realize the impact of their decisions on those they count on. But most do count on you to step forward and share your concerns. There are other benefits for calmly and honestly communicating with your boss, the least of which is opening a new path of communication that may not have been there before.

College Drinking

College traditions such as pulling all-nighters and attending fraternity and sorority parties are exciting adventures for many new students. Unfortunately, alcohol abuse at college is also a new adventure for many. As a parent, you can play a mitigating role by being up front and open with your child about your expectations and the dangers of alcohol, such as date rape, car accidents and alcohol poisoning. Discuss alternatives to drinking, and remind your child to never mix drinking and driving. Do not encourage experimentation with alcohol, but communicate that help or guidance from you is only a phone call away in a compromising situation or when your child has had too much to drink.

Counting Carbs

Are you "low carbing" to lose weight? If so, you don't have to wonder how many grams of carbohydrates are in your food anymore. A free web resource, www.carbohydrate-counter.org, helps dieters find the carbohydrate content in thousands of foods—even by brand name. This site is also useful for diabetics who need to watch carbohydrate levels. (Before dieting, always consult your doctor.)

Sleep Problems

According to sleep disorder expert Brook Judd, MD, of Dartmouth Medical School, the most common cause of sleep problems is undiagnosed depression and anxiety. If sleep problems persist, talk to your doctor, but anticipate being asked many questions so the root of your sleep problems can be identified. There are many helpful sleep medications, but if they mask a more serious medical condition, your sleep problems may not go away. Help your doctor treat you more effectively by keeping a sleep diary before your appointment. Record the time you sleep and wake up, how long it takes to fall asleep, early morning awakening experiences and other sleep concerns.

Source: www.healthysleeping.com

Support Returning Troops

A significant percentage of troops returning from war reportedly face mental health consequences of exposure to combat (post-traumatic stress disorder, depression and anxiety) according to a New England Journal of Medicine study (July 2004).

One out of two Americans knows someone serving overseas, so it makes sense to know how to help a veteran readjust to civilian life:

- 1) Listen carefully if your veteran wants to talk.
- 2) Be patient. Don't take anger or other strong feelings personally.
- 3) Don't make statements such as, "You're lucky you made it back." This is not reassuring because it can invoke guilt over friends or acquaintances wounded or killed.
- 4) Spend time with your veteran, but also give him or her private time.
- 5) Encourage a troubled veteran to take advantage of mental health resources in the community or from the military.

Two thirds of veterans with PTSD refuse help because of concerns about stigma, but may change their minds later or given encouragement from their friends and family.

Help Yourself Avoid the Flu

Help yourself avoid the flu this season by washing your hands often, especially if you are shaking hands frequently. Use disposable tissues instead of cloth handkerchiefs. Cover your cough, using your hand or a tissue, to avoid spreading germs. When exiting a public restroom, use a paper towel to grab the door handle. If your doctor or health clinic runs out of flu vaccine, ask if a nasal vaccine is available. To keep track of the rise in flu cases for your area, visit www.cdc.gov/flu/.

Quick! Give a Speech

Will you be asked without warning to give a speech someday? Make it memorable for the right reasons with these tips:

- 1) Remember this famous formula for virtually all speeches: First, tell them what you are going to tell them. Second, tell them. Third, tell them what you told them.
- 2) Think about your audience and their needs. Then decide on a single purpose for your speech. How do you want your audience to benefit from it?
- 3) Decide on three or four points and present them in ascending order of interest with the best said last. Give each point a number as you present them.
- 4) Start the speech with an attention-grabbing statement. A well-delivered joke is effective, but not critical. Avoid using humor if it feels awkward.
- 5) Use simple language. John F. Kennedy was a master at short and easily understood speeches. Here is an example from a speech where he challenged America to put a man on the moon before 1970: "We choose to do these things and other things not because they are easy, but because they are hard."

6) End in a memorable way with a concluding statement.

7) Stay on task by remembering that "all speeches are too long."

What if your fear of public speaking is getting in the way of your success? Talk to your EAP. Resources may exist in your community including coaching, public speaking clubs, personal counseling and other options.

You Can Help Your EAP

When you use your EAP, you receive a feedback or customer service questionnaire. Please help us by taking a few minutes to complete it. Our EAP depends upon your feedback to make adjustments in services, add improvements and help program staff maximize their potential for serving you. *Thanks!*

To speak with an EAP professional,
please call:

800.765.0770